To whom it may concern:

My comments regarding docket number 02-278 and the Consumer Bankers Association's challenge to Indiana's telephone privacy law.

We now have privacy thanks to this law. It wasn't that long ago that we would get in excess of eight calls every evening. We finally decided not to answer any call and only listen to the answering machine however that overloaded the answering machine. We also tried determining when to answer a call by referring to the caller ID only to find that some had been blocked and we wouldn't know who was calling. I do not want to return to that. If we do, I will have to find an alternative to regular phone service as I am sure many would.

The issue for me is this:

- My time at home should be mine and should not be consumed in dealing with unwanted solicitation.
- 2. Those who want to solicit <u>should</u> have to get express permission from me to do so. I should not be in a position of having to expressly ask every would-be solicitor not to solicit me; that is effectively an invasion of my privacy.
- 3. If I want something, I want to make the decision to call and do not want to be solicited. My time is better spent researching an not filtering for information I need.
- 4. Solicitation calls waste my time even if all I do is look to see who and delete the number from my caller ID. If you consider the amount of time we would be spending dealing with these calls, multiply that by the number of phones that would receive calls, multiply that by the number of days in the year; the amount of personal time resources wasted would be huge and I believe that the are many productive things that could be accomplished with this time.

We already have to deal with the same thing on the internet email accounts resulting in a similar huge waste of personal time resources. We also have to deal with it through the regular mail which in addition to the waste of time we have to contend with a lot of junk mail; I would estimate that only 25% of the mail I receive is actually of any value and the rest is waste that goes to land fills or recycling.

Unsolicited calls do directly invade our privacy; if we were to put something like this on a ballot there is no question about what the result would be. This is not a freedom of speech issue; it is a privacy issue.

The question is what is right for the people of the state; not what will serve special business interest at the cost of the people of the state.

If the banking industry had the best interest of the people in mind, they do what is right as a member of the community and not pursue this. If they don't care about the people and only want to pursue their non-civic minded goals then I suppose they will continue to pursue this.

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